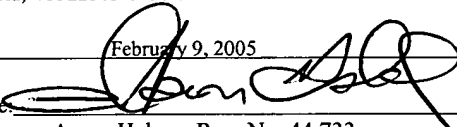
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Patent Application of: Morris, et al
Serial No: 09/607,891
Filed: June 30, 2000
For: RETIREMENT COMPENSATION AGREEMENT FINANCING
SYSTEM AND METHOD
Examiner: H.T. Dass Group Art Unit: 3628

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, Alexandria, VA 22313-1450 on:	
Date:	February 9, 2005
Signature:	
Aaron Haleva, Reg. No. 44,733	

AMENDMENT AND RESPONSE TO OFFICE ACTION

This Amendment is submitted in connection with the above-identified application. The statutory deadline for response to this final Office Action was November 9, 2004. A Petition for a three-month extension of time is submitted herewith. As a result, this response is timely.

Amendments to Claims begin on page 2.

Remarks begin on page 8.